

Fill in this information to identify the case:

Debtor 1 Dorothy D. Morton

Debtor 2 _____

(Spouse, if filing)

United States Bankruptcy Court for the EASTERN District of PENNSYLVANIA

Case number 17-14853-JKE

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE NRZ PASS-THROUGH TRUST X

Court claim no. (if known): N/A

Last 4 digits of any number you use to identify the debtor's account: 5845

Date of payment change: 06/01/2018

Must be at least 21 days after date of this notice

New total payment: \$1,210.31

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☒ No.

☐ Yes.

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment:

New escrow payment:

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☐ No

☒ Yes.

Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: 8.875%

New interest rate: 9.750%

Current principal and interest payment: \$871.02 New principal and interest payment: \$921.77

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes

Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment

New mortgage payment:

Debtor 1 Dorothy D. Morton

Print Name

Middle Name

Last Name

Case number (if known) 17-14853-JKE

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Can Guner
Signature

Date May 7, 2018

Print Can Guner,
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company RAS Crane, LLC

Address 10700 Abbott's Bridge Road, Suite 170
Number Street

Duluth GA 30097
City

State

ZIP Code

Contact Phone 470-321-7112

Email cguner@rasflaw.com

*Please note the creditor is in the process of filing a Transfer of Servicer to reflect the creditor as the transferee of this claim. However, this notice of mortgage payment change is being filed to ensure the creditors compliance with Fed. R. Bankr. P. 3002.1

I HEREBY CERTIFY that on May 7, 2018,

I electronically filed the foregoing with the Clerk of Court by using the CM/ECF system, and a true and correct copy has been served via CM/ECF or United States Mail to the following parties:

JOHN L. MCCLAIN
John L. McClain and Associates
P.O. Box 123
Narberth, PA 19072-0123

Dorothy D. Morton
756 Fern Street
Yeadon, PA 19050

FREDERICK L. REIGLE
Chapter 13 Trustee
2901 St. Lawrence Ave.
P.O. Box 4010
Reading, PA 19606

United States Trustee
Office of the U.S. Trustee
833 Chestnut Street
Suite 500
Philadelphia, PA 19107

RAS Crane, LLC
Authorized Agent for Secured Creditor
10700 Abbott's Bridge Road, Suite 170
Duluth, GA 30097
Telephone: 470-321-7112
Facsimile: 404-393-1425

By: /s/ Katherine Edmonds
Katherine Edmonds
Email: kedmonds@rascrane.com



8950 Cypress Waters Blvd.
Coppell, TX 75019

OUR INFO
ONLINE:
www.mrcooper.com

YOUR INFO
LOAN NUMBER
[REDACTED]

JOHN L MCCLAIN AND ASSOCI
PO BOX 123
NARBERTH, PA 190720123

RE: ESTATE OF LUCILLE DAVIS DAVIS
Loan Number: [REDACTED]
Case Number: 1714853

Please be advised that this information should not be construed as collection of a debt, but for informational purposes only.

In connection with the above referenced case(s), we are herewith enclosing the Annual Notice of Changes in Interest Rate and Monthly Installment amounts on the above referenced adjustable rate mortgage.

Should you have any questions or require additional information, please do not hesitate to contact us at the number below.

We appreciate your assistance in this matter.

Sincerely,

Mr. Cooper
Bankruptcy Department
877-343-5602

Enclosure: Annual Notice of Change in Interest Rate and Monthly Installment Payments

If an attorney represents you, please refer this letter to such attorney and provide us with such attorney's name, address and telephone number.

Mr. Cooper is simply a new brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a service mark of Nationstar Mortgage LLC. All rights reserved.

Please be advised this communication is sent for informational purposes only and is not intended as an attempt to collect, assess, or recover a claim against, or demand payment from, any individual protected by the U.S. Bankruptcy Code. If this account has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt against you; however, the servicer/lender reserves the right to exercise the legal rights only against the property securing the loan obligation, including the right to foreclose its lien under appropriate circumstances. Nothing in this communication shall be construed as an attempt to collect against the borrower personally or an attempt to revive personal liability.



ARVC



8950 Cypress Waters Blvd.
Coppell, TX 75019

OUR INFO
ONLINE:
www.mrcooper.com

YOUR INFO
LOAN NUMBER
[REDACTED]

JOHN L MCCLAIN AND ASSOCI
PO BOX 123
NARBERTH, PA 190720123

Loan Number: [REDACTED]
Changes to Your Mortgage Interest Rate and Payments on 6/1/18

Under the terms of your Adjustable Rate Mortgage (ARM), you had a 6 month period during which your interest rate stayed the same. That period ends on 5/1/18, so on that date your interest rate and mortgage payment may change. After that, your interest rate may change every 6 month(s) for the life of your loan. Your interest rate and payment are scheduled to change again on 12/01/2018.

	Current Rate and Monthly Payment	New Rate and Monthly Payment
Interest Rate	8.875%	9.750%
Principal	\$183.99	\$168.49
Interest	\$687.03	\$753.28
Escrow	\$288.54	\$288.54
TOTAL MONTHLY PAYMENT	\$1,159.56	\$1,210.31 due 6/1/18

Interest Rate: We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin". Under your loan agreement, your index rate is the AVERAGE OF THE LONDON INTERBANK OFFERED RATES FOR SIX-MONTH US DOLLAR DENOMINATED DEPOSITS and your margin is 7.350%. The AVERAGE OF THE LONDON INTERBANK OFFERED RATES FOR SIX-MONTH US DOLLAR DENOMINATED DEPOSITS is published DAILY IN THE PRINT EDITION OF THE WALL STREET JOURNAL.

Rate Limits: Your rate cannot go higher than 14.875% or lower than 7.875% over the life of the loan. Your rate on the first change cannot be increased by more than 3.000% or decreased by more than 0.000%. On all subsequent changes, your rate will not increase by more than 1.000% or decrease by more than 1.00%.

New Interest Rate and Monthly Payment: The table above shows your new interest rate and new monthly payment. These amounts are based on the AVERAGE OF THE LONDON INTERBANK OFFERED RATES FOR SIX-MONTH US DOLLAR DENOMINATED DEPOSITS index, your margin of 7.350%, your loan balance of \$92,710.84, and your remaining loan term of 210 months.

Prepayment Penalty: Mr. Cooper will not assess a prepayment penalty at any time in the event you would like to pay part or all of your mortgage balance.

Please be advised, if your monthly payments are auto drafted from your bank account, changes to your monthly payment, per the terms of your Adjustable Rate Note, will be reflected in the amount deducted from your account.

Mr. Cooper is simply a new brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a service mark of Nationstar Mortgage LLC. All rights reserved.

Please be advised this communication is sent for informational purposes only and is not intended as an attempt to collect, assess, or recover a claim against, or demand payment from, any individual protected by the U.S. Bankruptcy Code. If this account has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt against you; however, the servicer/lender reserves the right to exercise the legal rights only against the property securing the loan obligation, including the right to foreclose its lien under appropriate circumstances. Nothing in this communication shall be construed as an attempt to collect against the borrower personally or an attempt to revive personal liability.



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If you have any questions, your Dedicated Loan Specialist is Clifford Thompson and can be reached at (866)-316-2432 Ext. 6874493 or via mail at the address listed above. Our hours of operation are Monday through Thursday 7 am to 9 pm (CT), Friday 7 am to 6 pm (CT) and Saturday 8 am to 12 pm (CT). Visit us online at www.mrcooper.com for more information.

Sincerely,
Special Loans Department
Mr. Cooper

If an attorney represents you, please refer this letter to such attorney and provide us with such attorney's name, address and telephone number.



8950 Cypress Waters Blvd.
Coppell, TX 75019

Hawaii Residents: If you believe a loss mitigation option request has been wrongly denied, you may file a complaint with the state division of financial institutions at 808-586-2820 or <http://cca.hawaii.gov/dfi/>.

New York Residents: Nationstar Mortgage LLC d/b/a Mr. Cooper is licensed by the New York City Department of Consumer Affairs License Number: 1392003. If you believe a Loss Mitigation request has been wrongly denied, you may file a complaint with the New York State Department of Financial Services at 800-342-3736 or www.dfs.ny.gov.

New York Residents Income Disclosure: If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt: supplemental security income (SSI); social security; public assistance (welfare); spousal support, maintenance (alimony) or child support; unemployment benefits; disability benefits; workers' compensation benefits; public or private pensions; veterans' benefits; federal student loans, federal student grants, and federal work study funds; and ninety percent of your wages or salary earned in the last sixty days.

Oregon Residents: There are government agencies and nonprofit organizations that can give you information about foreclosure and help you decide what to do. For the name and telephone number of an organization near you, please call 211 or visit www.oregonhomeownersupport.gov. If you need help finding a lawyer, consult the Oregon State Bar's Lawyer Referral Service online at www.oregonstatebar.org or by calling 503-684-3763 (in the Portland metropolitan area) or toll-free elsewhere in Oregon at 800-452-7636. Free legal assistance may be available if you are very low income. For more information and a directory of legal aid programs, go to www.oregonlawhelp.org.

North Carolina Residents: Nationstar Mortgage LLC d/b/a Mr. Cooper is licensed by the North Carolina Commissioner of Banks, Mortgage Lender License L-103450. Nationstar Mortgage LLC d/b/a Mr. Cooper is also licensed by the North Carolina Department of Insurance, Permit Numbers 105369, 112715, 105368, 111828, 112953, and 112954. If you believe a Loss Mitigation request has been wrongly denied, you may file a complaint with the North Carolina Office of the Commissioner of Banks website www.nccob.gov.

Texas Residents: COMPLAINTS REGARDING THE SERVICING OF A MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website located at www.sml.texas.gov or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.